

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Janet K. Johnson  
Debtor

Case No. 13-21237-pp  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0757-2

User: vmh  
Form ID: b9i

Page 1 of 3  
Total Noticed: 50

Date Rcvd: Feb 04, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2013.

db +Janet K. Johnson, 1422 Lawndale Avenue, Racine, WI 53403-3657  
tr +Mary B. Grossman, Chapter 13 Trustee, P.O. Box 510920, Milwaukee, WI 53203-0161  
8159312 +American Coradius International, LLC, 2420 Sweet Home Road, Suite 150, Buffalo, NY 14228-2244  
8159315 +Bank Of America, Po Box 982235, El Paso, TX 79998-2235  
8159316 +Boston Store Credit, Retail Services, PO Box 15521, Wilmington, DE 19850-5521  
8159319 +CACH, LLC, 4340 S. Monaco St., 3rd Floor, Denver, CO 80237-3485  
8159325 +CBCS, PO Box 69, Racine, WI 53401  
8159318 +Cach Llc/Square Two Financial, 4340 S Monaco, Denver, CO 80237-3408  
8159317 +Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3408  
8159324 Capital One Bank USA, NA, 140 E. Shore Drive 12017-0380, Glen Allen, VA 23059  
8159332 Consecocfin/Greentree, 345 St Peter/900 Landmk, Saint Paul, MN 55102  
8159335 ++EDUCATORS CREDIT UNION, 1400 N NEWMAN ROAD, RACINE WI 53406-2881  
(address filed with court: Educators Credit Union, 1400 N Newman Road, Racine, WI 53406)  
8159334 +Educators Credit Union, PO Box 081040, Racine, WI 53408-1040  
8159337 +Educators Credit Union, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945  
8159340 FMS Inc., PO Box 707600, Tulsa, OK 74170-7600  
8159342 Fremont Investment & Loan, Pob 8208, Orange, CA 92864  
8159347 Kohn Law Firm, S.C., 735 N. Water Street, Suite 1300, Milwaukee, WI 53202-4106  
8159351 +Rausch Sturm Israel Emerson & Hornik LLC, 250 N. Sunny Slope Rd., Suite 300, Brookfield, WI 53005-4800  
8159352 +Rnb-fields3/Macy's, Macy's Bankruptcy Department, Po Box 8053, Mason, OH 45040-8053  
8159356 +The Bureaus Inc., 1717 Central St., Evanston, IL 60201-1590  
8159355 +The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St., Evanston, IL 60201-1507  
8159313 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Americas Servicing Co, 8480 Stagecoach Circle, Frederick, MD 21701)  
8159358 +Wffnb/colders Furnitur, Po Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: anton@nickolailaw.com Feb 05 2013 02:35:27 Anton B. Nickolai,  
Nickolai & Poletti, LLC, 308 Milwaukee Avenue, PO Box 559, Burlington, WI 53105  
smg EDI: WISCDEPREV.COM Feb 05 2013 02:18:00 Wisconsin Department Of Revenue,  
Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901  
ust +E-mail/Text: ustpregion11.mi.ecf@usdoj.gov Feb 05 2013 03:16:00 Office of the U. S. Trustee,  
517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510  
8159314 +EDI: ACCE.COM Feb 05 2013 02:18:00 Asset Acceptance Llc, Po Box 1630,  
Warren, MI 48090-1630  
8159322 EDI: CAPITALONE.COM Feb 05 2013 02:18:00 Capital 1 Bank, Po Box 85520, Richmond, VA 23285  
8159320 +E-mail/Text: bankruptcy@cavps.com Feb 05 2013 05:09:57 Calvary Portfolio Services,  
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340  
8159321 +E-mail/Text: bankruptcy@cavps.com Feb 05 2013 05:09:57 Calvary Portfolio Services,  
500 Summit Lake Dr, Valhalla, NY 10595-2322  
8159323 +EDI: CAPITALONE.COM Feb 05 2013 02:18:00 Capital One Bank, Attn: Bankruptcy Dept.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
8159327 +EDI: CITICORP.COM Feb 05 2013 02:18:00 Citgo Oil / Citibank, Po Box 6497,  
Sioux Falls, SD 57117-6497  
8159326 +EDI: CITICORP.COM Feb 05 2013 02:18:00 Citgo Oil / Citibank, Attn: Bankruptcy,  
Po Box 20363, Kansas City, MO 64195-0363  
8159328 +EDI: CITICORP.COM Feb 05 2013 02:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
8159329 +EDI: CITICORP.COM Feb 05 2013 02:18:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
Po Box 20507, Kansas City, MO 64195-0507  
8159330 +EDI: CITICORP.COM Feb 05 2013 02:18:00 Citibank Sd, Na, Pob 6241,  
Sioux Falls, SD 57117-6241  
8159331 +E-mail/Text: bankruptcy.bnc@gt-cs.com Feb 05 2013 03:10:36 Consecocfin/Greentree,  
Attn: Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709-6154  
8159333 +EDI: DISCOVER.COM Feb 05 2013 02:18:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
8159338 +EDI: CITICORP.COM Feb 05 2013 02:18:00 Exxmblciti, Attn.: Centralized Bankruptcy,  
Po Box 20507, Kansas City, MO 64195-0507  
8159339 +EDI: CITICORP.COM Feb 05 2013 02:18:00 Exxmblciti, Po Box 6497,  
Sioux Falls, SD 57117-6497  
8159343 +EDI: HFC.COM Feb 05 2013 02:13:00 Hfc - Usa, Po Box 9068, Brandon, FL 33509-9068  
8159345 +EDI: HFC.COM Feb 05 2013 02:13:00 Hsbc/menards, Po Box 5253, Carol Stream, IL 60197-5253  
8159344 +EDI: HFC.COM Feb 05 2013 02:13:00 Hsbc/menards, Attention: Bankruptcy, Po Box 5263,  
Carol Stream, IL 60197-5263  
8159346 +EDI: CBSKOHLS.COM Feb 05 2013 02:18:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-5660  
8159348 +EDI: MID8.COM Feb 05 2013 02:18:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
8159349 +EDI: MID8.COM Feb 05 2013 02:18:00 Midland Funding, LLC, 8875 Aero Drive,  
San Diego, CA 92123-2255

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Total Noticed: 50

Date Rcvd: Feb 04, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

8159350 +E-mail/Text: chammons@hosto.com Feb 05 2013 05:13:37 Ozark Capital Corp LLC, PO Box 3395, Little Rock, AR 72203-3395  
8159353 +EDI: WTRRRNBANK.COM Feb 05 2013 02:18:00 Rnb-fields3/Macy's, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401  
8159354 +EDI: SEARS.COM Feb 05 2013 02:18:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
8159357 +EDI: WFFC.COM Feb 05 2013 02:18:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605  
TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8159336\* ++EDUCATORS CREDIT UNION, 1400 N NEWMAN ROAD, RACINE WI 53406-2881  
(address filed with court: Educators Credit Union, 1400 Newman Road, Racine, WI 53406)

8159341 ##+Fremont Investment & Loan, 2727 E. Imperial Hwy, Brea, CA 92821-6713

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

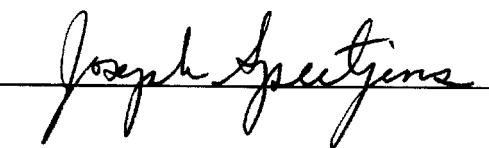
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2013

Signature: 

District/off: 0757-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2013 at the address(es) listed below:

Anton B. Nickolai on behalf of Debtor Janet Johnson anton@nickolailaw.com  
Mary B. Grossman ecf@chapter13milwaukee.com  
Office of the U. S. Trustee ustpregion11.mi.ecf@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Wisconsin

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, Hearing on Confirmation and Deadlines**

The debtor(s) listed below filed a Chapter 13 bankruptcy case on 2/3/13.

**This notice contains important information for the debtor(s) and creditors.** All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: No employee of the United States Bankruptcy Court may give legal advice. You may want to consult an attorney to protect your rights.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Additional Information.**

Name(s) used by the debtor(s) in the last 8 years (including married, maiden, trade) and address:

Janet K. Johnson  
1422 Lawndale Avenue  
Racine, WI 53403

Case Number: 13-21237-pp	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2556
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Attorney for Debtor(s) (name and address): Anton B. Nickolai Nickolai & Poletti, LLC 308 Milwaukee Avenue PO Box 559 Burlington, WI 53105 Telephone number: 262-757-8444	Bankruptcy Trustee (name and address): Mary B. Grossman Chapter 13 Trustee P.O. Box 510920 Milwaukee, WI 53203 Telephone number: 414-271-3943
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**Meeting of Creditors:**

The debtor(s) must attend this meeting.

Date: **March 6, 2013**

Time: **09:30 AM**

Location: **Racine County Public Works Building, 14200 Washington Ave., Sturtevant, WI 53177**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **6/4/13**

For a governmental unit: See Fed. R. Bankr. P. 3002(c)(1)

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/6/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Proposed Plan; Objection to Plan; Hearing on Confirmation of Plan**

If the debtor has filed a plan, a copy has been enclosed. If the debtor has not yet filed a plan, you will receive it at a later date. If a party files a written objection to confirmation of the proposed plan no later than 14 days after the completion of the Meeting of Creditors, the Court will schedule a hearing. If no party files a written objection to the plan, the Court may confirm the plan without a hearing. The only persons who will be notified of the hearing date will be the trustee, counsel for the debtor (or the debtor if the debtor is not represented by counsel), the Office of the United States Trustee, the objecting party, and all other persons who specifically request in writing to receive notice.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of a bankruptcy case automatically stays certain collections and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

Room 126, U.S. Courthouse  
517 East Wisconsin Avenue  
Milwaukee, WI 53202-4581  
Telephone: (414) 297-3291  
VCIS: (414) 297-3582 or Toll Free (877) 781-7277  
Court Web Site: <http://www.wieb.uscourts.gov>

**For the Court:**

JANET L. MEDLOCK  
Clerk, U.S. Bankruptcy Court

**Clerk's Office Hours:** 8:30 a.m. – 4:30 p.m. (Central Time)

Date: 2/4/13

## ADDITIONAL INFORMATION

FORM B9I (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the proposed plan. If your written objection to confirmation is filed no later than 14 days after completion of the Meeting of Creditors, the Court will schedule a confirmation hearing that you may attend. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	No employee of the United States Bankruptcy Court may give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or to obtain property from the debtor; repossessing the debtor's property; or starting or continuing lawsuits or foreclosures; or garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Debtors will be required by the trustee to produce photo identification and proof of Social Security Number at the meeting of creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. In order to be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. A Proof of Claim can be filed electronically using the instructions at the court's website ( <a href="http://www.wieb.uscourts.gov">www.wieb.uscourts.gov</a> ) under "Information for Creditors." No password or CM/ECF account is required, and an acknowledgement of the filing is available for your records. Alternatively, obtain a Proof of Claim form (Official Form B10), complete it and file by mail or in person at the address of the Bankruptcy Clerk's office on the front of this notice. A fillable proof of claim form is available at the court's website ( <a href="http://www.wieb.uscourts.gov">www.wieb.uscourts.gov</a> ) under "Bankruptcy Forms – Local Forms." To receive an acknowledgment of your filing, you should enclose a stamped self-addressed envelope and a copy of your Proof of Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences that a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive any objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the lists of the debtor's property, debts, and property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

----- Refer to Other Side for Important Deadlines and Notices -----